

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on November 7, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles Dodson Browder III
3916 West Autumn Drive
Petersburg, VA 23803

Donna Renee Maitland
aka Donna Cockram Vass, aka Donna Renee Barrett,
aka Donna R. Moore, aka Donna Moore, aka Dnna R.
Jones, aka Donna R. Cockram, aka Donna Cockray
Vass
3916 West Autumn Drive
Petersburg, VA 23803

Case Number: 14-36007-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-2939
xxx-xx-1296

Attorney for Debtor(s) (name and address):

Richard James Oulton
The Debt Law Group, PLLC
8501 Mayland Dr.
Suite 106
Henrico, VA 23294
Telephone number: 804-308-0051

Bankruptcy Trustee (name and address):

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **December 18, 2014**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **March 18, 2015**

For a governmental unit: **May 6, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: February 17, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **January 21, 2015**

Time: **09:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: November 11, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Charles Dodson Browder, III
 Donna Renee Maitland
 Debtors

Case No. 14-36007-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B9I

Page 1 of 2
 Total Noticed: 75

Date Rcvd: Nov 11, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2014.

db/jdb +Charles Dodson Browder, III, Donna Renee Maitland, 3916 West Autumn Drive,
 Petersburg, VA 23803-8462
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 12631667 +Auto Connection, 2900 Sabre St., Suite 75, Virginia Beach, VA 23452-7488
 12631668 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538
 12631671 +Cntry Door, Attn: Bankruptcy, PO Box 2830, Monroe, WI 53566-8030
 12631674 +Creditors Collection Svc, PO Box 21504, Roanoke, VA 24018-0152
 12631675 +D. Kent Gilliam, 7821 Ironbridge Road, Richmond, VA 23237-2240
 12631678 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 12631682 DT Credit Co. / Ugly Duckling, Attn: Bankruptcy Dept, PO Box 520520,
 Phoenix, AZ 85072-0000
 12631676 +Dinwiddie County Treasurer, P.O. Box 178, Dinwiddie, VA 23841-0178
 12631679 +Donald Roy Cockram, 3916 West Autumn Drive, Petersburg, VA 23803-8462
 12631680 +Dpt Ed/slm, 11100 Usa Pkwy, Fishers, IN 46037-9203
 12631689 +FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)
 12631685 +Fingerhut Customer Service, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
 12631686 +First National Collection Bure, 610 Waltham Way, Sparks, NV 89434-6695
 12631688 +Flex Four Investments, 4529 Boxford Rd., Virginia Beach, VA 23456-4868
 12631690 +Fredericksurg Credit Bureau, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 12631691 +Geico Remittance Center, 1 Geico Plaza, Bethesda, MD 20810-0002
 12631692 +Ginnys/Swiss Colony Inc, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
 12631693 +Hanger Orthopedic Group, Cares Lockbox, 62556 Collections Center Dr.,
 Chicago, IL 60693-0625
 12631699 +Med Assist, 4815 Emperor Blvd, Ste 120, Durham, NC 27703-8470
 12631700 +Midnight Velvet, Swiss Colony Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 12631704 +Neurological Associates Inc, 7301 Forest Ave, Suite 302, Richmond, VA 23226-3700
 12631705 +Patient Account Services, PO Box 188, Brentwood, TN 37024-0188
 12631706 +Payments MD, 5665 New Northside Dr., Suite 330, Atlanta, GA 30328-5834
 12631707 +PaymentsMD, 5665 New Northside Dr., Suite 330, Atlanta, GA 30328-5834
 12631708 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640
 12631709 +Pmab Srvc, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636
 12631711 Professional Account Services, PO Box 188, Brentwood, TN 37024-0188
 12631716 RMG Acquisition, Route 60 East, Lexington, VA 24450-0000
 12631712 +Radiology Associates of Rchmnd, 2602 Buford Road, Richmond, VA 23235-3422
 12631714 +Receivables Management, 14675 Martin Dr, Eden Prairie, MN 55344-2004
 12631715 +Rent A Center, 3107 Boulevard, Colonial Heights, VA 23834-2405
 12631717 +SCI, P.O. Box 85005, Richmond, VA 23285-5005
 12631718 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
 12631719 +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
 12631720 +Smith MD - Petersburg CL CHS, Southside Regional Hospital, 200 Medical Parks Boulevard,
 Petersburg, VA 23805-9274
 12631721 +Southside Electric Co-Op, PO Box 7, Crewe, VA 23930-0007
 12631722 +Southside Regional Medical, 200 Medical Park Blvd, Petersburg, VA 23805-9274
 12631723 Suntrust DDA Recovery Dept, PO Box 26150 / CS-RIC 9394, Richmond, VA 23260-6150
 12631724 +Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
 12631725 +Total Anesthesia, PO Box 17978, Richmond, VA 23226-7978
 12631727 +Tri City Surgical Associates, 930 South Ave #4A, Colonial Heights, VA 23834-3620
 12631728 Tucker Psychiatric Clinic, 1000 Boulders Pkwy, Ste 202, Richmond, VA 23225-5515
 12631729 +Twin Rivers Medical Clinics, PO Box 11768, Richmond, VA 23230-0168
 12631730 +Twin Rivers Medical Clinics, 1012 Winston Churchill Dr, Hopewell, VA 23860-5141
 12631731 +USA Discounters, attn: Legal Dep't, 3820 Holland Rd., Virginia Beach, VA 23452
 12631732 +Usa Discounters Credit, PO Box 8008, Attn: Bankruptcy Department,
 Virginia Beach, VA 23450-8008
 12631734 Virginia Emer Phys LLP, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151
 12631735 +Virginia Emergency Group, PO Box 935293, Atlanta, GA 31193-5293
 12631736 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205
 12631737 +Webbank/Fingerhut Fres, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
 12631738 +Why Not Lease It, 1750 Elm St., Suite 1200, Manchester, NH 03104-2919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: 2debtlawgroup@gmail.com Nov 11 2014 22:35:33 Richard James Oulton,

The Debt Law Group, Pllc, 8501 Mayland Dr., Suite 106, Henrico, VA 23294
 12631670 +EDI: HCA2.COM Nov 11 2014 22:38:00 CJW Medical Center, PO Box 13620,
 Richmond, VA 23225-8620
 12631669 +EDI: CAPIO.COM Nov 11 2014 22:38:00 Capiro Partners Llc, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 12631672 +EDI: CONVERGENT.COM Nov 11 2014 22:38:00 Convergent Outsourcing, 10750 Hammerly Blvd #200,
 Houston, TX 77043-2317
 12631673 +EDI: CONVERGENT.COM Nov 11 2014 22:38:00 Convergent Outsourcing Inc, 800 SW 39th St,
 PO Box 9004, Renton, WA 98057-9004

District/off: 0422-7

User: luedeckert
Form ID: B9I

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Total Noticed: 75

Date Rcvd: Nov 11, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12631677 EDI: DIRECTV.COM Nov 11 2014 22:38:00 DirectTV, attn: Bankruptcy Claims, PO Box 6550, Englewood, CO 80155-6550

12631681 +E-mail/Text: latasha.jones@drivetime.com Nov 11 2014 22:36:19 Dt Credit Co, Attention: Bankruptcy Dept, Po Box 29018, Phoenix, AZ 85038-9018

12631683 +E-mail/Text: KSMITH@DURHAM-DURHAM.COM Nov 11 2014 22:36:17 Durham & Durham, 5665 New Northside Dr., Suite 340, Atlanta, GA 30328-5834

12631684 +EDI: CONVERGENT.COM Nov 11 2014 22:38:00 ER Solutions, Convergent Outsourcing Inc, PO Box 9004, Renton, WA 98057-9004

12631687 +EDI: AMINFOFP.COM Nov 11 2014 22:38:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

12631694 +EDI: HCA2.COM Nov 11 2014 22:38:00 HCA - Patient Account Services, P.O. Box 13620, Richmond, VA 23225-8620

12631695 +EDI: HFC.COM Nov 11 2014 22:38:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

12631696 +E-mail/Text: betty@jwalston.com Nov 11 2014 22:35:48 J L Walston & Associat, 326 S Main St, Emporia, VA 23847-2028

12631697 EDI: JEFFERSONCAP.COM Nov 11 2014 22:38:00 Jefferson Capital Systems, 16 Mclelland Rd, Saint Cloud, MN 56303-0000

12631698 +EDI: HCA2.COM Nov 11 2014 22:38:00 John Randolph Medical Center, 411 W Randolph Rd, Hopewell, VA 23860-2938

12631703 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 11 2014 22:35:57 NCO Financial Systems, re: K Jordan, 507 Prudential Road, Horsham, PA 19044-2308

12631701 +EDI: NAVIENTFKASMSERV.COM Nov 11 2014 22:38:00 Navient, PO Box 9635, Wilkes Barre, PA 18773-9635

12631702 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 11 2014 22:35:58 Nco Fin/38, 2360 Campbell Cree, Richardson, TX 75082-4452

12631710 EDI: PRA.COM Nov 11 2014 22:38:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-0000

12631713 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 11 2014 22:36:18 Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

12631726 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 11 2014 22:35:58 Transworld Systems Inc, 507 Prudential Rd, Horsham, PA 19044-2308

12631733 EDI: AFNIVZWIRE.COM Nov 11 2014 22:38:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2014 at the address(es) listed below:

Richard James Oulton on behalf of Joint Debtor Donna Renee Maitland 2debtlawgroup@gmail.com, thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com
Richard James Oulton on behalf of Debtor Charles Dodson Browder, III 2debtlawgroup@gmail.com, thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 3